

Form finmgc

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 18-27541-KCF
Chapter: 13
Judge: Kathryn C. Ferguson

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Louis Beato Jr.
aka Louis Beato
53 John McGuckin Dr
Brick, NJ 08724-7751

Martine A. Beato
aka Martine Annette Beato, aka Martine
Beato
53 John McGuckin Dr
Brick, NJ 08724-7751

Social Security No.:
xxx-xx-2764

xxx-xx-1452

Employer's Tax I.D. No.:

**NOTICE OF FAILURE TO FILE DEBTOR'S CERTIFICATION OF COMPLETION
OF INSTRUCTIONAL COURSE CONCERNING FINANCIAL MANAGEMENT**

To receive a discharge each individual debtor must participate in a personal financial management course. The course provider may file a Certificate of Debtor Education, or the debtor must file a *Debtor's Certification of Completion of Instructional Course Concerning Financial Management* (Official Form B23) proving compliance with the financial management course requirement for discharge (each debtor in a joint case must file a separate Certification). The Certification must be filed by:

Chapter 13: [No Later than the date you make the last payment under your plan.]

To date the court has not received the above document from the debtor(s), nor has it received a Certificate of Debtor Education from a course provider. If the court does not receive the document(s) within the time frame set forth above, your case will be closed without entry of the discharge. If the case is closed without entry of the discharge you must file a Motion To Reopen to allow for the filing of the document(s) and pay the applicable filing fee.

Dated: November 12, 2018
JAN: admi

Jeanne Naughton
Clerk